Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-13 (cancelled)

14. (withdrawn) A method of manufacturing data storage magnetic media, said method comprising:

applying a magnetic material to a substrate;

altering magnetic permeable qualities of selective regions of said magnetic material by heating said selective regions; and

cooling said magnetic material.

15. (withdrawn) The method of claim 14, wherein said magnetic material comprises a multilayered structure.

16. (withdrawn) The method of claim 15, wherein said multilayered structure comprises a two-phase mixture of ferromagnetic nanoparticles embedded in a heat-drawing material having a melting temperature greater than a melting temperature of said ferromagnetic nanoparticles.

17. (withdrawn) The method of claim 14, wherein said magnetic material comprises

any of permalloy, metglass, copper, nickel, iron, cobalt, boron, silicon and any combination thereof.

18. (withdrawn) The method of claim 14, wherein said magnetic material is approximately 10 to 1,000 nm thick.

19. (withdrawn) The method of claim 14, wherein said heating occurs using a laser pulse to heat said selective regions to create areas of lower permeability compared with unheated regions.

20. (withdrawn) The method of claim 14, wherein said selective regions comprise areas of variable magnetic permeability.

21. (withdrawn) The method of claim 20, wherein said areas of variable magnetic permeability include regions having a lower permeability than other regions.

22. (withdrawn) The method of claim 21, wherein said regions having a lower permeability than other regions are crystalline.

23. (withdrawn) The method of claim 21, wherein said regions of lower permeability than other regions are dimensioned and configured to be approximately 1 to 20 microns in size.

24. (withdrawn) The method of claim 14, further comprising depositing an insulator adjacent said magnetic material.

25. (new) A magnetic information storage medium operable to be non-erasable when exposed to a magnetic field comprising:

a substrate;

a bilayer adjacent to said substrate including superimposed layers of magnetic material and nonmagnetic material;

said bilayer including discrete information storage portions transcending said layer of magnetic material and said layer of nonmagnetic material formed by an intermixing of said magnetic material and said nonmagnetic material and having significantly lower permeability than the permeability of said magnetic material as an imbedded representation of information.

26. (new) The magnetic information storage medium of Claim 25 wherein:

said magnetic material overlays said substrate; and

said nonmagnetic material overlays said magnetic material.

27. (new) The magnetic information storage medium of Claim 25 further including a protective layer overlaying said bilayer.

28. (new) The magnetic information storage medium of Claim 27 wherein said

protective layer comprises aluminum oxide.

29. (new) The magnetic information storage medium of Claim 25 wherein:

said magnetic material comprises any of permalloy, metglass, nickel and any combination thereof.

30. (new) The magnetic information storage medium of Claim 25 wherein:

said nonmagnetic material comprises copper.

31. (new) The magnetic information storage medium of Claim 28 wherein:

said magnetic material comprises any of permalloy, metglass, nickel and any combination thereof.

32. (new) The magnetic information storage medium of Claim 31 wherein:

said nonmagnetic material comprises copper.

33. (new) The magnetic information storage medium of Claim 32 wherein:

said magnetic material is approximately 10 to 1,000 nm thick.

34. (new) The magnetic information storage medium of Claim 25 wherein:

said magnetic material is approximately 10 to 1,000 nm thick.

35. (new) A debit card which is non-erasable when exposed to a magnetic field

comprising:

a substrate;

a bilayer adjacent to said substrate including superimposed layers of magnetic material and nonmagnetic material;

said bilayer including discrete information storage portions transcending said layer of magnetic material and said layer of nonmagnetic material formed by an intermixing of said magnetic material and said nonmagnetic material and having significantly lower permeability than the permeability of said magnetic material as an imbedded representation of information;

wherein a remainder of higher permeability bilayer represents information on remaining debit opportunity.

36. (new) The debit card of Claim 35 further including a protective layer overlaying said bilayer.

37. (new) The debit card of Claim 36 wherein:

said magnetic material comprises any of permalloy, metglass, nickel and any combination thereof; and

said nonmagnetic material comprises copper.

38. (new) The debit card of Claim 37 wherein:

said magnetic material is approximately 10 to 1,000 nm thick.

39. (new) The debit card of Claim 35 wherein:

said discrete information storage portions are formed by diffusion occurring between said magnetic material and said nonmagnetic material.

40. (new) The debit card of Claim 39 wherein:

said diffusion is induced by the application of laser pulses to said discrete information storage portions of said bilayer.

41. (new) The debit card of Claim 35 wherein:

said bilayer includes a plurality of magnetic layers interleaved with a plurality of nonmagnetic layers.

42. (new) The magnetic information storage medium of Claim 25 wherein:

said discrete information storage portions are formed by diffusion occurring between said magnetic material and said nonmagnetic material.

43. (new) The magnetic information storage medium of Claim 42 wherein:

said diffusion is induced by the application of laser pulses to said discrete information storage portions of said bilayer.

44. (new) The magnetic information storage medium of Claim 25 wherein:

said bilayer includes a plurality of magnetic layers interleaved with a plurality of nonmagnetic layers.